

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David Anthony Martin  
Debtor

Case No. 17-00847-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: May 21, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2021:**

Recip ID	Recipient Name and Address
db	+ David Anthony Martin, 191 Big Oak Lane, Spring Mills, PA 16875-8400
4891766	AAdvantage Aviator Mastercard, PO box 13337, Philadelphia, PA 19101-3337
4891768	+ Cenlar, PO Box 77404, Ewing, NJ 08628-6404
4891769	Citi Cards, PO box 90001037, Louisville, KY 40290-1037
5085863	+ Freedom Mortgage Corporation, 10500 Kincaid Blvd Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Blvd Fishers, IN 46037-9764
5085862	Freedom Mortgage Corporation, 10500 Kincaid Blvd Fishers, IN 46037
4891771	PSECU, PO Box 67012, Harrisburg, PA 17106-7012
4944211	+ Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
4891773	+ US Dept of Treasury - FS, Debt Management Servicees, PO Box 979101, St Louis, MO 63197. 63197-9001

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4909589	EDI: BANKAMER.COM	May 21 2021 22:38:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
4891767	+ EDI: TSYS2.COM	May 21 2021 22:38:00	Barclays Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
4943628	+ Email/Text: bankruptcy@cavps.com	May 21 2021 18:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4891770	EDI: RMSC.COM	May 21 2021 22:38:00	Husqvarna Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
4919388	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2021 18:50:10	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4943843	EDI: PRA.COM	May 21 2021 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4891772	Email/Text: bankruptcyntices@psecu.com	May 21 2021 18:49:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTAL: 7

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2021 at the address(es) listed below:**

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
James P Johnson	on behalf of Debtor 1 David Anthony Martin jpj51845@yahoo.com brj46@yahoo.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

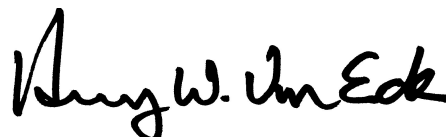
Debtor 1	<b>David Anthony Martin</b>	Social Security number or ITIN	xxx-xx-4328
	First Name Middle Name Last Name	EIN	46-3138383
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>4:17-bk-00847-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Anthony Martin  
aka Dave Martin, dba M&M Farming, Inc.

5/21/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Patricia Ratchford, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**